

**Information to identify the case:**

Debtor 1	<u>David W. Valencheck</u>	Social Security number or ITIN	xxx-xx-6981
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Renee L. Valencheck</u>	Social Security number or ITIN	xxx-xx-4204
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>11-24463-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David W. Valencheck

Renee L. Valencheck

5/4/17

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
David W. Valencheck  
Renee L. Valencheck  
DebtorsCase No. 11-24463-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala  
Form ID: 3180WPage 1 of 3  
Total Noticed: 60

Date Rcvd: May 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2017.

db David W. Valencheck, 216 Commercial Avenue, Masontown, PA 15461-1616  
jdb #Renee L. Valencheck, 216 Commercial Avenue, Masontown, PA 15461-1616  
cr +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, 780 Johnson Ferry Rd. NE,  
Suite 600, Atlanta, GA 30342-1439

13125659 ++ALLIED ADJUSTORS INC, PO BOX 1006, ALIQUIPPA PA 15001-0806  
(address filed with court: Allied Adjustors, 2144 Sheffield Road, Aliquippa, PA 15001)

13152314 +Albert Gallatin ASD c/o Berkheimer, P.O. Box 905, 50 North Seventh Street,  
Bangor, PA 18013-1731

13152315 +Aldridge Connors, LLP, Bankruptcy Department, 780 Johnson Ferry Road--Suite 600,  
Atlanta, GA 30342-1434

13152317 +Berkheimer Associates, P.O. Box 905, 50 North Seventh Street, Bangor, PA 18013-1798  
13232398 +Berkheimer Tax Administrator, Agent for, Mastontown Boro & Albert Gallatin ASD,  
50 North Seventh Street, Bangor, PA 18013-1731

13125666 ++COLLECT AMERICA LTD, 4340 S MONACO PKWY, 2ND FL, DENVER CO 80237-3485  
(address filed with court: Collect America, Ltd., 370 17th Street, Suite 5000,  
Denver, CO 80202)

13125667 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477  
(address filed with court: Collection Service Center, Inc., P.O. Box 14931,  
Pittsburgh, PA 15234-0931)

13152319 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
(address filed with court: Columbia Gas of PA, 200 Civic Center Drive, 11th Floor,  
Columbus, OH 43215)

13125664 Citifinancial, P.O. Box 140489, Irving, TX 75014-0489  
13125665 Clarke & Company Pathology, Inc., 1 Penn Center West #225, Pittsburgh, PA 15276-0109  
13125668 +Colonial Acceptance, 312 Fallowfield Avenue, Charleroi, PA 15022-1405  
13125669 +Fayette County Tax Claim Bureau, Fayette County Courthouse, 61 East Main Street,  
Uniontown, PA 15401-3514

13125670 +Fayette County Tax Claim Bureau, c/o Cupp & Cupp, Suite 517, National City Building,  
2 West Main Street, Uniontown, PA 15401-3408

13125687 +George Schein, M.D., 2311 Old Bethel Church Road, Bethel Park, PA 15102-2971  
13125671 +Goldbeck, McCafferty & McKeever, Suite 5000-Mellon Independence Center, 701 Market Street,  
Philadelphia, PA 19106-1541

13125673 Lementowski & Associates Surgery, 10 Highland Park Drive, Uniontown, PA 15401-8926  
13125674 Lions Medical Center, 1895 Jefferson Road, Rices Landing, PA 15357-1165  
13125675 Masontown Borough Utilities, 2 Court Avenue, Masontown, PA 15461-1841  
13125676 +Medical Center/High Field, P.O. Box 470, Jefferson, PA 15344-0470  
13125677 +Mon Valley Anesthesia Associates, c/o Allied Adjustors Inc, P.O. Box 1006,  
Aliquippa PA 15001-0806

13125678 Monongahela Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095  
13125679 NCO Financial Systems, Inc., P.O. Box 13570, Philadelphia, PA 19101

13125680 +Nrthestercrol, 237 N Main Street, Dickson City, PA 18519-1651  
13171158 PNMAC MORTGAGE OPPORTUNITY FUND INVESTORS, LLC, C/O PennyMac Loan Services, P.O. Box 829009,  
Dallas, Texas 75382-9009

13125681 Parkvale Savings Bank, 4220 William Penn Highway, Monroeville, PA 15146-2774  
13125682 Penn Credit Corporation, 916 14th Place, P.O. Box 988, Harrisburg, PA 17108-0988  
13152321 Pish Medical Associates, 20 Highland Park Drive--Suite 202, Uniontown, PA 15401-8968  
13125684 Plains Commerce Bank, P.O. Box 88020, Sioux Falls, SD 57109-8020  
13125686 Rotech Healthcare, Inc., P.O. Box 510987, Livonia, MI 48151-6987  
13125689 Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 05 2017 00:37:44 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946

cr EDI: AIS.COM May 05 2017 00:28:00 Midland Funding LLC by American InfoSource LP as a,  
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457

cr EDI: AIS.COM May 05 2017 00:28:00 Midland Funding LLC by American InfoSource LP as a,  
PO Box 4457, Houston, TX 77210-4457

cr EDI: RECOVERYCORP.COM May 05 2017 00:28:00 Recovery Management Systems Corporation,  
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605

13125660 EDI: PHINAMERI.COM May 05 2017 00:28:00 AmeriCredit Bankruptcy Department,  
P.O. Box 183853, Arlington, TX 76096-3853

13138544 EDI: PHINAMERI.COM May 05 2017 00:28:00 AmeriCredit Financial Services, Inc,  
PO BOX 183853, Arlington, TX 76096

13125662 +EDI: CINGMIDLAND.COM May 05 2017 00:28:00 AT&T Mobility, 5020 Ash Grove Road,  
Springfield, IL 62711-6329

13152316 +EDI: ALLIANCEONE.COM May 05 2017 00:28:00 Alliance One Receivables Management,  
4850 Street Road, Suite 300, Treveose, PA 19053-6643

13125663 +E-mail/Text: bankruptcy@cavps.com May 05 2017 00:38:03 Calvary Portfolio Services,  
Attention: Bankruptcy Department, 500 Summit Lake Drive, Valhalla, NY 10595-1340

13147351 +E-mail/Text: bankruptcy@cavps.com May 05 2017 00:38:03 Cavalry Portfolio Services, LLC,  
500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322

District/off: 0315-2

User: aala  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 60

Date Rcvd: May 04, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13152320 EDI: RCSFNBMARIN.COM May 05 2017 00:28:00 Credit One Bank, P.O. Box 98873,  
Las Vegas, NV 89193-8873  
13197005 EDI: RECOVERYCORP.COM May 05 2017 00:28:00 Equable Ascent Financial, LLC,  
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
13527703 EDI: RECOVERYCORP.COM May 05 2017 00:28:00 Granite Recovery LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605  
13125672 +EDI: IIC9.COM May 05 2017 00:28:00 IC System, Inc., P.O. Box 64380,  
Saint Paul, MN 55164-0380  
13194953 EDI: JEFFERSONCAP.COM May 05 2017 00:28:00 Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617  
13619857 EDI: AIS.COM May 05 2017 00:28:00 Midland Funding LLC, by American InfoSource LP as agent,  
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
13538047 EDI: AIS.COM May 05 2017 00:28:00 Midland Funding LLC, by American InfoSource LP as agent,  
PO Box 4457, Houston, TX 77210-4457  
13125685 EDI: PRA.COM May 05 2017 00:28:00 Portfolio Recovery Associates, P.O. Box 41067,  
Norfolk, VA 23541  
13173977 EDI: PRA.COM May 05 2017 00:28:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
13176852 EDI: RECOVERYCORP.COM May 05 2017 00:28:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13125688 E-mail/Text: PFS.Analyst@stclair.org May 05 2017 00:38:15 St. Clair Hospital,  
1000 Bower Hill Road, Pittsburgh, PA 15243-1899  
13125690 +E-mail/Text: BankruptcyNotice@upmc.edu May 05 2017 00:38:16 UPMC Physician Services,  
1650 Metropolitan Street, Third Floor--Customer Service, Pittsburgh, PA 15233-2213  
13204668 EDI: VERIZONEAST.COM May 05 2017 00:28:00 Verizon, PO BOX 3037,  
Bloomington, IL 61702-3037  
13125691 +EDI: VERIZONCOMB.COM May 05 2017 00:28:00 Verizon, Attn: Bankruptcy,  
3900 Washington Street, Wilmington, DE 19802-2125  
13204667 +EDI: VERIZONCOMB.COM May 05 2017 00:28:00 Verizon, 404 Brock Drive,  
Bloomington, IL 61701-2654  
13204669 +EDI: VERIZONWIRE.COM May 05 2017 00:28:00 Verizon Wireless, PO BOX 3397,  
Bloomington, IL 61702-3397  
13152322 EDI: VERIZONWIRE.COM May 05 2017 00:28:00 Verizon Wireless Bankruptcy Admin.,  
P.O. Box 3397, Bloomington, IL 61702-3397

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr AmeriCredit Financail Services, Inc.  
cr PNMAC Mortgage Opportunity Fund Investors, LLC  
cr\* Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457  
cr\* Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457  
13147778\* ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
(address filed with court: Columbia Gas of Pennsylvania Inc, 200 Civic Center Dr 11th Floor,  
Columbus OH 43215)  
13620219\* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457  
13620220\* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457  
13175479\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 12914,  
Norfolk VA 23541)  
13152318 ###CBE Group, Inc., 131 Tower Park Drive--Suite 100, Waterloo, IA 50701-9374  
13125661 ###Edwin E. Assid, DMD, P.O. Box 1278, Canonsburg, PA 15317-4278  
13125683 ###PennyMac Loan Services, P.O. Box 961282, Fort Worth, TX 76161-0282  
13152323 ###Vision Financial Corp., P.O. Box 800, Purchase, NY 10577-0800

TOTALS: 2, \* 6, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: aala  
Form ID: 3180W

Page 3 of 3  
Total Noticed: 60

Date Rcvd: May 04, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 06, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNMAC Mortgage Opportunity Fund Investors, LLC  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Daniel R. White on behalf of Debtor David W. Valencheck dwhite@zeblaw.com,  
gianna@zeblaw.com;dwhite.zmw@gmail.com  
Daniel R. White on behalf of Joint Debtor Renee L. Valencheck dwhite@zeblaw.com,  
gianna@zeblaw.com;dwhite.zmw@gmail.com  
James Warmbrodt on behalf of Creditor PNMAC Mortgage Opportunity Fund Investors, LLC  
bkgroup@kmlawgroup.com  
Leslie J. Rase, Esq. on behalf of Creditor PNMAC Mortgage Opportunity Fund Investors, LLC  
lrased@sterneisenberg.com, ddelvecchio@sterneisenberg.com;dbogucki@sterneisenberg.com  
Office of the United States Trustee ustpre03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Ronda J. Winnecour on behalf of Trustee Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
TOTAL: 8